

In re:
Stephanie Terra Fryer
DebtorCase No. 17-11826-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
Form ID: pdf900Page 1 of 2
Total Noticed: 31

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db +Stephanie Terra Fryer, 116 Lincoln Avenue, Yeadon, PA 19050-2933
 aty +JOHN ERIC KISHBAUGH, Udren Law Offices PC, 111 Woodcrest Road, Cherry Hill, NJ 08003-3620
 cr +Santander Consumer USA Inc., PO Box 562088, Suite 900 North, Dallas, TX 75356-2088
 13904826 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
 14527349 +Aqua Pennsylvania, Inc., 762 West Lancaster Avenue, Bryn Mawr, PA. 19010-3489
 13904828 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 14527362 Cardinal Ohara, 1701 Sproul Road, Levittown, PA. 19054
 14059753 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 13921293 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13961555 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 13904832 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703
 14527606 +PennCredit, P.O. Box 1259, Oaks, PA. 19456-1259
 13904834 +Santander Consumer USA, 8585 N Stemmons FWY, Dallas, TX 75247-3836
 13901756 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
 14527605 +Tinicum Township Fire Company, 100 West Commons Blvd, Suite 210, New Castle, DE. 19720-2419
 14527361 +University of Penn Dental Med, 240 S. 40th Street, Philadelphia, PA 19104-6030

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 14 2020 05:14:56 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 14 2020 05:14:32 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 14 2020 05:14:46 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: gecscedi@recoverycorp.com Aug 14 2020 05:19:27 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14527354 +E-mail/Text: g20956@att.com Aug 14 2020 05:15:00 AT&T Mobility, P.O. Box 80517, Hoffman Estates, IL. 60196-0001
 13904829 +E-mail/Text: bankruptcy@credencerm.com Aug 14 2020 05:15:04 Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
 13904830 +E-mail/PDF: pa_dc_ed@navient.com Aug 14 2020 05:18:26 Department of Education / Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
 13904831 +E-mail/PDF: pa_dc_ed@navient.com Aug 14 2020 05:17:20 Department of Education / Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
 13960970 +E-mail/PDF: pa_dc_claims@navient.com Aug 14 2020 05:17:18 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
 14527356 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 14 2020 05:14:09 PECO, 2301 Market Street, Philadelphia, PA. 19103-1380
 13884536 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 14 2020 05:18:27 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13904833 +E-mail/Text: ebn_bkrt_forms@salliemae.com Aug 14 2020 05:15:00 Sallie Mae, P.O. Box 3229, Wilmington, DE 19804-0229
 13932035 +E-mail/Text: ebn_bkrt_forms@salliemae.com Aug 14 2020 05:15:00 Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
 14527355 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 14 2020 05:14:01 Verizon, P.O. Box 15124, Albany, NY. 12212-5124
 14527352 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 14 2020 05:14:02 Verizon Telecom, 500 Technology Drive, Suite 300, Weldon Spring, MO. 63304-2225
 TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13904827 AT&T
 cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor PNC BANK, National Association bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, National Association
bkgroup@kmllawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com; 7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
VICKI ANN PIONTEK on behalf of Debtor Stephanie Terra Fryer vicki.lawyer@gmail.com,
pabklaw@gmail.com
WALTER WILLIAM GOULDSBURY, III on behalf of Creditor PNC BANK, National Association
wgouldsbury@rasnj.com
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 7

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341
MEETINGS IN THE EASTERN DISTRICT OF PENNSYLVANIA**
(Effective June 12, 2020)

On June 12, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 12, and 13 section 341 meetings for cases filed through October 10, 2020. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the [UST website](#) for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which will be posted to the case docket prior to the section 341 meeting date.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called.

Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- Wait until the trustee calls your case before speaking because more than one case may be waiting on the conference line at any given time.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at:

<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee **a week prior to the section 341 meeting of creditors**. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.